

21 individual transactions within [said] the transactions groups.

1 27. (amended) The method of claim 26, wherein the step of
2 transmitting information regarding an account from a server over
3 the Internet to a user unit further comprises:
4 formatting a request for [said] the information in HTML.

1 28. (amended) The method of claim 26, wherein the step of
2 determining matches between [said] the account information and
3 [said] the user transaction records at [said] the user unit further
4 comprises:
5 identifying user transaction records matching [said] the
6 account information which persistently maintain an association of
7 selected user transaction records.

1 29. (amended) The method of claim 28, wherein the step of altering
2 a state associated with user transaction records for individual
3 transactions within [said] the transactions groups further
4 comprises:
5 altering a flag associated with [said] the selected user
6 transaction records.

REMARKS

Claims 1-29 are pending in the present application. Claims 1 and 4-29 were amended. Reconsideration of the claims is respectfully requested.

I. 35 U.S.C. § 103 (Obviousness)

Claims 1-29 were rejected under 35 U.S.C. § 103(a) as being unpatentable over *Schrader et al* in view of "General Ledger 7.0" and "Quicken for Windows". This rejection is respectfully traversed.

Pending independent claims 1, 8, 15, and 21 each recite grouping transactions which were paid or deposited together in a transaction group which may be treated as a single transaction or as individual transactions. Such a feature is not shown or suggested in the cited references. *Schrader et al* does not disclose or suggest such a feature. The cited portion of "General Ledger 7.0" is set forth in its entirety below:

General Ledger 7.0 is the central hub where all accounting transactions are accumulated and used to generate financial statements. Multiple budgets and prior years' data can be maintained, and several predefined charts of accounts are provided to reduce startup time. Some other benefits include: (1) full account masking capabilities make creating a custom financial statement template simple; (2) dozens of reporting possibilities, including Financial Statement Exception Reports and Changes I Financial Position; (3) statistical accounts allow tracking specialized information such as non-cash accounts (for example, users can create a statistical account ot generate reports on revenue per employee, revenue generated per unit produced, and other practical information); (4) allows companies with multiple subsidiaries to easily consolidate financial data by percentage into one statement; (5) billion dollar transaction support handles large consolidation totals with ease; and (6) drill down capabilities let users trace balances back to their origins down to the transaction level for complete visibility.

"General Ledger 7.0". The only suggestion of grouping transactions within the cited portion of "General Ledger 7.0" is the reference to "consolidation totals." However, this reference does not include a teaching that the "consolidation totals" relate to transactions paid or deposited together, nor does it indicate that the consolidation totals may be treated both as a single transaction and as constituent individual transactions.

The cited portion of "Quicken for Windows" is set forth in its entirety below:

Quicken, the premier personal-finance program for DOS, is also available for Windows. Like its DOS-based predecessor, the Windows version is similar to a check register. As you record your financial transactions,

Quicken maintains an electronic balance sheet reflecting all deposits and withdrawals. You can generate the actual checks recorded in your Quicken file with preprinted forms. Another attribute Quicken for Windows shares with its DOS-based predecessor is the ability to track investments--stocks, bonds, mutual funds, and the like--and maintain home-mortgage and other loan records. Because it lets you group individual transactions into larger categories, Quicken becomes an invaluable assistant come tax time.

Clearly, Quicken has evolved far beyond the simple electronic checkbook it was originally designed to be. The Windows version carries on this fine tradition, wrapping an easy-to-use graphic-based interface around all of Quicken's impressive features.

"Quicken for Windows". The cited portion of "Quicken for Windows" describes grouping transactions into "larger categories," presumably to distinguish tax deductible transactions (e.g., business travel and entertainment expenses and other types of transactions requiring special tax treatment) from "ordinary" transactions. However, the "categories" are not described as relating to transactions paid or deposited together, nor is there any indication that the categories may be treated both as a single transaction and as constituent individual transactions.

Claim 7 has been amended to clarify one advantage of the transaction groups of the present invention: transaction groups may be treated as a single transaction for reconciliation purposes, but treated individually in categorization of transactions (e.g., "Paycheck") within an account.

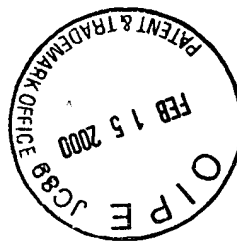
Therefore, the rejection of claims 1-29 under 35 U.S.C. § 103 has been overcome.

II. Conclusion

It is respectfully urged that the subject application is patentable over *Schrader et al* in view of *General Ledger 7.0* and *Quicken for Windows* and is now in condition for allowance.

The Examiner is invited to call the undersigned at the below-listed telephone number if, in the opinion of the Examiner, such a telephone conference would expedite or aid the prosecution and

examination of this application.



DATE: February 7, 2000

Respectfully submitted,

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